

United States Bankruptcy Court
District of Maryland

In re:
Jaymie L Moody
Debtor

Case No. 19-11393-DER
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0416-1
Date Rcvd: Jul 09, 2024

User: admin
Form ID: 3180W

Page 1 of 2
Total Noticed: 24

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 11, 2024:

Recip ID	Recipient Name and Address
db	+ Jaymie L Moody, 709 Oldham Street, Baltimore, MD 21224-4523
30924945	+ State Farm Bank Fin Cards, PO Box 2313, Bloomington, IL 61702-2313

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
31753866	Email/PDF: bncnotices@becket-lee.com	Jul 09 2024 19:28:43	Afni, Inc., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
30924936	+ Email/PDF: bncnotices@becket-lee.com	Jul 09 2024 19:28:49	American Express, P.O. Box 981537, El Paso, TX 79998-1537
30989544	Email/PDF: bncnotices@becket-lee.com	Jul 09 2024 19:28:55	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
30924938	+ EDI: CAPITALONE.COM	Jul 09 2024 23:14:00	CAPITAL ONE BANK USA, 10700 CAPITAL ONE WAY, Glen Allen, VA 23060-9243
30924953	Email/Text: Bankruptcymail@marylandtaxes.gov	Jul 09 2024 19:19:00	Comptroller of the Treasury, Compliance Division, Room 409, 301 W. Preston Street, Baltimore, MD 21201
30924937	+ EDI: CAPONEAUTO.COM	Jul 09 2024 23:14:00	Capital One Auto Finance, PO Box 259407, Plano, TX 75025-9407
30947455	+ EDI: AIS.COM	Jul 09 2024 23:14:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
31005929	+ Email/Text: RASEBN@raslg.com	Jul 09 2024 19:19:00	Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
30924941	EDI: DISCOVER	Jul 09 2024 23:13:00	Discover FINCL SVC LLC, PO BOX 15316, Wilmington, DE 19850
30924940	+ Email/PDF: pa_dc_claims@navient.com	Jul 09 2024 19:28:41	Dept of ED/Navient, 123 Justison Street, 3rd Floor, Wilmington, DE 19801-5360
30931049	EDI: DISCOVER	Jul 09 2024 23:13:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
30924942	EDI: IRS.COM	Jul 09 2024 23:14:00	IRS, PO Box 7346, Philadelphia, PA 19101-7346
30924939	EDI: JPMORGANCHASE	Jul 09 2024 23:13:00	Chase Card, PO Box 15298, Wilmington, DE 19850
30966749	Email/PDF: resurgentbknofications@resurgent.com	Jul 09 2024 19:28:47	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
30924943	^ MEBN	Jul 09 2024 19:16:27	NCB Management Services, 1 Allied Drive, Feasterville Trevose, PA 19053-6945

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31031747	EDI: MAXMSAIDV	Jul 09 2024 23:14:00	Navient Solutions, LLC. on behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
30924944	EDI: PRA.COM	Jul 09 2024 23:14:00	Portfolio Recovery Assoc., 120 Corporate Blvd, Ste 100, Norfolk, VA 23502
31004101	EDI: PRA.COM	Jul 09 2024 23:14:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
31020313	Email/Text: bankruptcy@republicfinance.com	Jul 09 2024 19:20:00	Republic Finance,LLC, 282 Tower Rd, Republic Finance,LLC, 282 Tower Rd, Ponchatoula, LA 70454
30983677	Email/PDF: bncnotices@becket-lee.com	Jul 09 2024 19:28:43	State Farm Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
30924952	+ Email/Text: UIBankruptcyNotices.DLLR@maryland.gov	Jul 09 2024 19:20:00	State of Maryland DLLR, Division of Unemployment Insurance, 1100 N. Eutaw Street, Room 401, Baltimore, MD 21201-2226
30924951	+ Email/Text: Bankruptcy_group@baltimorecity.gov	Jul 09 2024 19:19:00	Supervisor of Delin. Accts., Abel Wolman Municipal Building, 200 Holliday Street- Room #1 Bankruptcy, Baltimore, MD 21202-6295

TOTAL: 22

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*	Afni, Inc., c/o Becket and Lee LLP, PO Box 3001, Malvern, PA 19355-0701

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 11, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 9, 2024 at the address(es) listed below:

Name	Email Address
Brian A. Tucci	ECF@ch13balt.com btucci13@ecf.epiqsystems.com,trusteemdb41@ecf.epiqsystems.com
Eric S. Steiner	info@steinerlawgroup.com eric.steinerlawgroup.com@recap.email
Holly Musselman	hollymusselmanlaw@gmail.com 8430@notices.nextchapterbk.com

TOTAL: 3

Entered: July 9, 2024
Signed: July 9, 2024

SO ORDERED



David E. Rice
DAVID E. RICE
U. S. BANKRUPTCY JUDGE

Information to identify the case:

Debtor 1	<u>Jaymie L Moody</u>	Social Security number or ITIN	xxx-xx-3479
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u></u>	Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of Maryland			
Case number: 19-11393 DER Chapter: 13			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Jaymie L Moody

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.